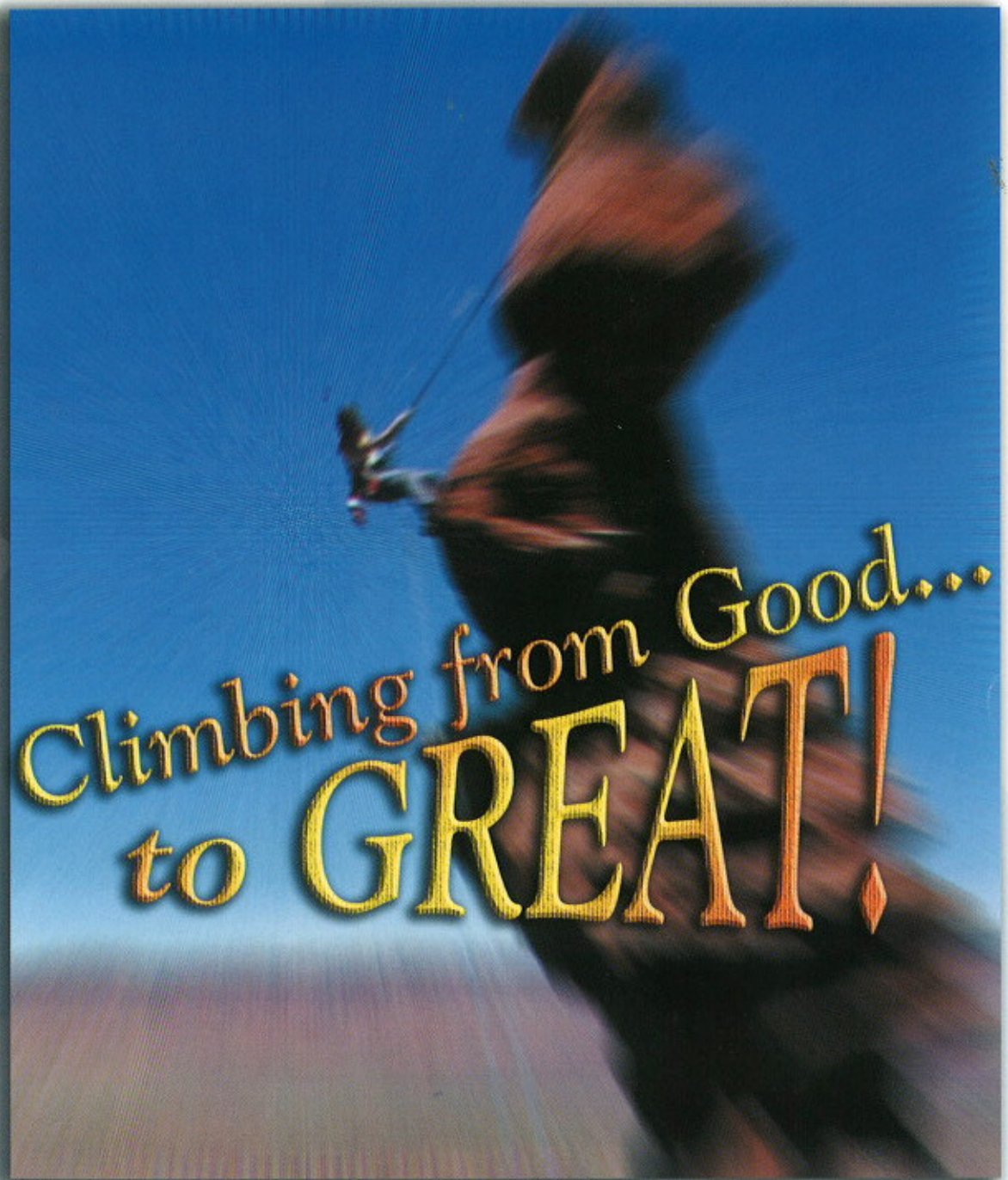


# SPOTLIGHT

American Income Life & National Income Life • June 2002 • Volume 35 • Number 6



## From Good to Great

A year ago I spoke about breaking the \$5 million-a-month mark and reaching our goal of \$60 million. Little did I know how quickly we would progress. It is your record-breaking weeks and months which has allowed American Income to celebrate month after month.

In March, we broke the \$7 million mark, reaching \$7.2 million. In April, in case anybody thought it was just luck, we topped the \$7.5 million barrier. And now, it is with great pleasure I can announce that once again we broke the record by hitting over \$7.8 million of Net ALP in May! When I asked you to give me a 15 percent increase this year you decided that was not big enough, and in the second quarter alone you have given me a 70 percent increase.

At American Income, we have the most productive and talented Producers ever assembled in one company anywhere in the world. Your dedication, perseverance, vision, and ability to respond to a positive direction and share that direction with others has become a great gift to me. You allowed me to stand up and profess boldly, "You ain't seen nothing yet!" It is you who made me proud, yourselves proud, and the world took notice.

In a time when most companies are reporting losses, or at best single digit growth, you are with a company which reported a 30 percent increase over the first quarter of 2001. At a time when companies are laying off people by the thousands, we are busy increasing our sales force. Our sales force has grown by 75

percent in the last two years. Many insurance companies have drastically cut or reduced bonuses. At American Income, in May alone, we paid-out over \$600,000. When most companies are trying to find ways to reduce how long renewals are paid, we found a way to pay them over a lifetime by implementing the Career Agent Contract.

Recently, I started reading a book called *Good to Great*. I say started, because I was so taken with the first chapter that I haven't begun the second. What so profoundly affected me was the explanation of a philosophy which literally made me slap myself on the forehead and say, "Why didn't I think of that?" In a nutshell, it explained there are many good companies out there, but there are very few great companies, and that the very enemy of being great was being good. It goes on to state, once you achieve good, it was too easy to get comfortable and not take that last step towards being great. In other words, good was good enough.

I am not sure if the reason we do not grasp at being great is

because there is too much risk, too big of a challenge, or maybe we are so accustomed to settling for good that great just is not in our vision. To tell you the truth, if somebody asked me to equate a production figure for American Income as being great, I couldn't, and I wouldn't!

Here is what I can tell you: I know we will hit our goal of \$75 million this year. Then we will move to \$100 million, then \$125 million, and when we do, we will then just be getting good. In fact, at that point, we will be very good. However, we will not be great!

We will not be great until we, as a company, stop accepting our mantra of being one of the most profitable small insurance companies and start talking about being one of the most profitable big insurance companies. We will not be great until we make a decision to get out of the kiddie park and start playing with the big boys. We will not be great until we commit to thinking outside of the box, to exploring all the markets at our fingertips and the ones just out of our grasp. Until

this happens, we will just be a good company.

My commitment to you and this Company is that I will not settle for anything less than greatness, and in turn, I expect that you will not accept anything less for yourselves.

The other day, I bought my son a new pair of roller blades called *Aggressive Skates*. The difference between these skates and regular inline skates is they have no brakes. Just a minor detail — no brakes!

At any rate, I took him to the skatepark. While there, I watched

as he began eyeing a 4 feet high ramp. He had never thought about jumping this ramp with his other skates, yet he was wondering if now was the time. As he started skating toward the ramp, two things immediately came to mind. First, does 911 work on my cell phone? Second, is my A71000 in force? At that point, he was reaching the ramp, but instead of going straight up and over, he went at an angle making the jump in the middle of the ramp. The next time around he went a little higher, not yet at the top, but darn good for a 9-year-old. At that time, I would have been fine with packing up our stuff and going home, but then Adam skated over to me and asked, "Dad, do you think I'm ready yet?" I gave him the only honest answer I knew, "Only you know that answer." As it turned out, he was ready, and he made the greatest jump any little brave 9-year-old could make.

The moral of the story — I only hope we can be that brave as American Income tries to achieve its greatness in 2002 and beyond.



FROM THE DESK OF:

**Roger Smith**

President & Chief  
Marketing Officer of  
American Income Life

"The empires of the future are the empires of the mind."

— Winston Churchill

### Dates to Remember

**Thursday, July 4, 2002**

The Home Office will be closed to observe Independence Day.

**Monday, July 29, 2002**

All business and P.R. credits must be received in Waco to count for July production.

**Wednesday, Aug. 28, 2002**

All business and P.R. credits must be received in Waco to count for August production.

### Required Retention Rate

**Beginning Jan. 1, 2002**, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross ratio\*.

**Net to Gross: 77 percent**

**Retention: 64 percent**

\* Net to Gross is only used during the Producer's first eight months.

### Milestones

**\$100,000 In Force**

The following Agent has \$100,000 of in-force premium:

**Matthew Wolfanger**

### Look For The Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a Year-to-Date award winner. The Producers, who will be recognized at the 2003 Disney® Awards Presentation, are as follows: The top SGA from each category, the top two P.R. Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs and the top ten Individual Producers. Check your production. If there is an asterisk by your position, you could be an award winner.

## Around and About AIL



American Income Life P.R. Rep Ed and Eileen Hanson-Kelly join members of the Charlotte Fire Fighters Association 660. One of their members, Josh Earley, was killed while fighting a fire earlier this year. Local 660 named their union hall in his memory. The Hanson-Kellys presented the AD&D benefits for Josh to Local President Mike Spath.

AIL showed up in force at the Charlotte, NC airport on May 8 in support of the National Day of Action sponsored by the International Association of Machinists.



Ed Hanson-Kelly joins supporters in Charlotte at a union organizing rally for the Carpenters Local 312. Organizers Chris Freitag and Gil Honorato put their thumbs up for *Union Yes*.



©2002 by American Income Life Insurance Company.

### Spotlight

Published monthly by American Income Life Insurance Company for the dissemination of information to its Agents. Permission must be obtained prior to reproduction or other use of material herein.

MARKETING

EDITOR

Brenda Fritzell

bfrizzell@torchmarkcorp.com

GRAPHIC ARTIST

Lee Griffin

lgriffin@torchmarkcorp.com

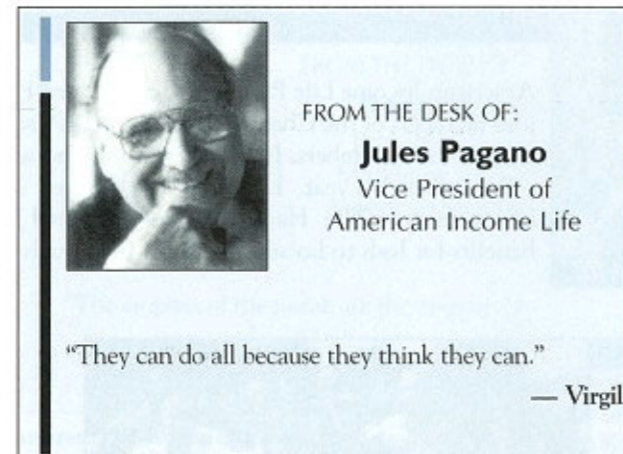
www.aillife.com

## It Is What We Do!

When people think of Washington, D.C., most people probably think of it in terms of our nation's Capitol, the place where the White House is or maybe they think of it as the historical location of the Lincoln and Jefferson Memorials. But, there is another address in Washington D.C. That address is 1000 Connecticut Ave., N.W. At this address on the eleventh floor, there is a small suite with a couple of American Income Life representatives doing the goodwork of representing our Company.

This is not bragging, it is just what we do! And here are a few more things we, in Washington, do:

1. Service the AIL Labor Advisory Board, a body of over 53 labor leaders with the addition of two political statesmen who are honorary members. The labor leaders represent forty-five international unions and the AFL-CIO. The AFL-CIO represent over eight million dues-paying members who could be American Income and National Income Life policyholders. Our mission here in Washington is to set the atmosphere to make our products and services available to AFL-CIO members and working families throughout the U.S., Canada and New Zealand. Aiding in this mission, besides attending countless meetings and conferences, we publish two monthly labor newsletters, one for the U.S., the other for Canada.



FROM THE DESK OF:

**Jules Pagano**

Vice President of  
American Income Life

"They can do all because they think they can."

— Virgil

with working families is the use of introduction and recommendation letters from Labor Advisory Board members to their locals and councils. These letters acknowledge our Companies, AIL and NILICO, as the "all-union" companies which have collective-bargaining arrangements with the Office of Professional Employees International Union (OPEIU), the Communications Energy and Paperworkers Union of Canada (CEP) and the Office and Technical Employees Union (OTEU).

3. With the assistance and guidance of AIL officers and labor board members, we keep a liaison with

Congress, the House of Representatives and the Senate, to support and inform those bodies about the welfare and concerns of working families. We also keep them abreast of trade-union issues, credit union issues and association concerns. All of those who work for a living in the United States should know that American Income and

National Income Life are on their side.

This is all possible because the field force and sales support team of AIL and NILICO are out there everyday doing their jobs — because it is what they do — making our products and services available to all working families throughout the U.S., Canada and New Zealand.

Due to the excellence of your activity this office has a good reputation, which makes American Income and National Income more effective within the labor movement and government.

### Promoted To Supervising Agent

Peter Athas Wittenbach-Ostrovsky Mississippi	Corey Atkinson Rick Altig South Dakota	Rogelio Avila Lloyd Fitzgerald Texas	John Barr Wittenbach-Ostrovsky Mississippi	Kristina Bayardelle Eric Giglione New Jersey	Jeff Brown Robert Smith Oklahoma
Kendal Burns Kevin Pawlowski Texas	William Calhoun Bill Jennings Colorado	Harold Canter Rick Altig Oregon	Maria Carvalho Furer-Whittinghill California	David Cole James Surace Ohio	Harold Cowden Hancock-Boles Indiana
Michael Czopek Eric Giglione New Jersey	Matthew Dahler James Surace Ohio	David Dammarell Rick Altig Washington	Derek Dandy Ali Shahrak North Carolina	John Davis Rick Altig Washington	Lisa Eaves Rick Altig Tennessee
Elizabeth Eden Bill Jennings Colorado	Philip Eldredge Allan Jennings Utah	Elder Erfeldt Rick Altig Oregon	Todd Faulkner Ali Shahrak North Carolina	Chad Finnerty Scott Smith Indiana	Frank Fisher Hughes-Parekh South Carolina
Ian Flynn Joshua Chalom Ontario	Christopher Folmer Dennis Ishler Pennsylvania	Alice Gilbert Bill Jennings Colorado	Lesley Hunt Bill Jennings Colorado	Wan Jang Rick Altig Washington	Immanuel Jarvis Ali Shahrak North Carolina
Scott Jordan Wittenbach-Ostrovsky Mississippi	Jamie Korus Cohen-Hartman Arizona	Kevin Leonard Scott Smith Indiana	Frank Lindal Rick Altig Manitoba	Lisa Lund Bill Jennings Colorado	Mitchell Mellin Eric Giglione New Jersey
William Miller Rick Altig South Dakota	John Mira Guy Rouelle New Hampshire	Brian Moody Ali Shahrak North Carolina	Jeremy Muzzy Geneser-Bitman Illinois	Beatrice Myers-Nelson Rick Altig Tennessee	Ryan Naylor James Surace Ohio
Dustin Nell Allan Jennings Utah	Christopher Nester Robert Smith Oklahoma	Ryan Owen Ed Orell Texas	James Parker Hancock-Boles Indiana	Jeffrey Pirzinger Dennis Ishler Pennsylvania	Jeremy Pitts Tim Schroeder Louisiana
Diogenes Pouerie Marc Zipper Florida	Dana Pyle Rick Altig Washington	James Rassinier Kevin Pawlowski Texas	Thomas Reddoch Kevin Pawlowski Texas	Jacquelyn Reid Geneser-Bitman Illinois	Alexander Ricci Eric Giglione New Jersey
Aaron Samples Ed Orell Texas	Yanic Santos Geneser-Bitman Illinois	Jan-Erik Sauc Cohen-Hartman Arizona	Richard Spice Altig-Martyn Ontario	Gabriel Springer Marc Morton Ohio	Douglas Stroup Tim Schroeder Louisiana
Jabez Wong Joshua Chalom Ontario	Jason Wooten Ed Orell Texas	Bronson Zolik Allan Jennings Utah			

### Promoted To General Agent

Pearl Burks Larry Geneser Kansas	Thomas Camarda Eric Giglione New Jersey	Steve Coulson Joshua Chalom Ontario	Danny Desentz Scott Smith Michigan	Lincoln Fischer Rick Altig Tennessee	Laurie Gruber Joseph Manone Wisconsin
Eric Guinn Ali Shahrak North Carolina	Michael Ham Robert Glover Georgia	Elizabeth Hodgson Joshua Chalom Ontario	Samuel James Wittenbach-Ostrovsky Mississippi	Anna Kaberl Daniel Zeoli Massachusetts	John Martinez Bill Jennings Colorado
Gene Noury Daniel Zeoli Rhode Island	Kendra Roberts Eric Giglione Pennsylvania	Jacqueline Robinson Giglione-Brister Rhode Island	Ira Silverman Eric Giglione New Jersey	Lorraine Szappan Scott Smith Michigan	Keith Zabrocki Marc Morton Ohio

### Promoted To Master General Agent

Daniel Bramley Guy Rouelle Vermont	Errol Doerr Rick Altig South Dakota	Richard Mok William Jennings Colorado	Dennis Zajackowski James Surace Ohio
--	---	---	--

INDIVIDUAL PRODUCERS



1. Marcellus Adams  
Salt Lake City, UT



2. Al-Karim Walji  
Calgary, AB



3. Timothy Cruise  
Woodridge, IL



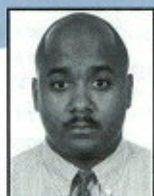
4. Russell Morris  
Jacksonville, FL



5. Ruben Soberanes  
Concord, CA



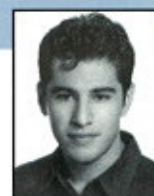
6. Lance Brown  
Las Vegas, NV



7. John Rice  
Concord, CA



8. Brian Traboulay  
Burnaby, BC



9. Ramin Maghsoud  
Irving, TX



10. Michael Kolasa  
Gaithersburg, MD

INDIVIDUAL PRODUCERS

May Qualifiers

All Time Record to Beat					
★ Carla Miller	Net ALP \$41,337	Year 2001	Month Nov.		
Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
1. Marcellus Adams	\$34,980		74.1	Marcellus Adams	Allan Jennings
2. Al-Karim Walji	20,460		83.7	Melinda-Rae Lyse	Rick Altig
3. Timothy Cruise	19,769		72.9	Eric Nichols	Scott Smith
4. Russell Morris	18,614	100			Marc Zipper
5. Ruben Soberanes	17,519		78.8		Jatoft-Foti
6. Lance Brown	17,486		68.2	Darren Miller	Cohen-Hartman
7. John Rice	16,744		67.6	Doreen Ryan-Foti	Jatoft-Foti
8. Brian Traboulay	16,336		87.8	Brian Traboulay	Rick Altig
9. Ramin Maghsoud	15,892		77.1		Vlad Basov
10. Michael Kolasa	15,491	98		Innocent Okeke	Matt Blumert
11. Todd Kubes	15,413	100		Rob Hay	Rick Altig
12. Christopher Cummings	15,300		69.0		Giglione-Brister
13. Gregory Siard	15,274	96		Paul Rumbuc	Durhon Oldham
14. Marlon Underwood	15,035		72.7	Marlon Underwood	Scott Smith
15. Kendra Roberts	15,028	89		Robert Delesky	Eric Giglione
16. Patrick Parisi	14,974		69.4		Lisa D'Amico
17. Abdulrazzaq Ahmed	14,793		67.8	Abdulrazzaq Ahmed	Scott Smith
18. Sara Beckly	14,590	99		Jeffery Churchfield	Rick Altig
19. Rodney Thompson	14,482	96			Wittenbach-Ostrovsky
20. Gregory Jeffers	14,337	86		John Baldo	Eric Giglione
21. Alan Reyes	14,301	96			Nicholas Nitkowski
22. Christine Hujber	14,295	94		John Baldo	Eric Giglione
23. Julie Wells	13,998		68.3	Nickolay Gusev	Vlad Basov
24. Paul Lee	13,892	95		John McCreary	Furer-Whittinghill
25. Larry Adebessin	13,877		82.3		Matt Blumert
26. Raymond Lau	13,838		69.5		Rick Altig
27. Rene Sheir	13,697	100		Roger Fung	Rick Altig
28. Sharon Galvin	13,638	82			Giglione-Brister
29. Christopher Folmer	13,599	95		Scott Shirk	Dennis Ishler
30. Jay Dow	13,390	91		Paula Cooper	Rick Altig
31. Daniel Mahany	13,323	93		Eric Neal	Geneser-Bitman
32. Joey Kennedy	13,236		73.1	Gary Williams	Rick Altig
33. Michael Huber	13,216		65.6	Margaret Harrison	Joshua Chalom
34. Jeffrey Balsler	13,183	97		William Feaster	Ed Orell
35. Joshua Robinson	13,129		72.3	Leslie Taylor	Geneser-Bitman
36. Daniel Smith	13,078	94			Giglione-Brister
37. Keith Zabrocki	12,722	91			Marc Morton
38. Douglas Stroup	12,584	85		Bruce Hennick	Tim Schroeder
39. Benjamin Mancillas	12,578		73.3		Joseph Manone
40. Darrell Ballard	12,457		68.6	Doreen Ryan-Foti	Jatoft-Foti
41. Anita St.Arnaud	12,401		76.1	Christine Hartman	Cohen-Hartman
42. Shannon Lee	12,316	93		James Logan	Hughes-Parekh
43. Steven Hamm	12,306	92		John Baldo	Eric Giglione
44. Micha Pellicciotta	12,293	100		John Huber	Eric Giglione
45. David Bunton	12,238	98		Scott Sonnenberg	Larry Geneser
46. Maria Esposito	12,221		70.5	Christine Hartman	Cohen-Hartman
47. Meneluo Perakis	12,220		65.1	David Wang	Scott Smith
48. Jacqueline Robinson	12,169	82			Giglione-Brister
49. Floyd Wilmoth	12,116	100			Eric Giglione
50. Mark Reddington	12,088		76.7	John Baldo	Durhon Oldham
				Paul Rumbuc	

▲ Percentage of Net to Gross

All Time Record to Beat

★ Timothy Cruise	Net ALP \$242,696	Year 2000
Name	Net ALP	NG <sup>▲</sup>
* 1. Marlon Underwood	\$81,093	
* 2. James Dattilo	76,053	
* 3. Timothy Cruise	71,297	
* 4. Jefferson Moyers	70,792	82
* 5. Marcellus Adams	69,435	
* 6. Al-Karim Walji	67,246	
* 7. Jim Bianchi	64,013	
* 8. Joshua Robinson	61,382	
* 9. John Reinbott	61,102	
* 10. Kelly McDonald	60,485	
11. Ramin Maghsoud	60,212	
12. John Rice	59,913	
13. Ruben Soberanes	59,784	
14. DeMario Cooper	59,762	
15. David Wang	59,533	
16. Marc Rosen	59,234	
17. Joey Kennedy	59,131	
18. Duane Roth	58,432	
19. Lance Brown	58,199	
20. Jennifer Baron	57,681	91
21. Erik Martinez	57,202	
22. Kendra Roberts	56,559	89
23. Julie Wells	56,171	
24. Mitchell Clem	56,097	
25. Jeff Hermes	55,243	77
26. Matthew Wolfanger	55,243	
27. Stephen Smithers	54,925	84
28. Keith Zabrocki	54,891	91
29. Leslie Taylor	54,552	
30. Joseph Ricci	53,789	86
31. Steven Greer	53,309	
32. Mark Bleier	52,982	
33. Steve Fujitani	52,941	
34. Emmanuelle Fantoli	52,127	89
35. Moneesha Smith	51,709	
36. Anita St.Arnaud	50,925	
37. Andrew Rossberg	50,762	
38. Charles Todd	50,623	
39. Joseph Schofield	49,854	83
40. Charles Otero	49,664	
41. Joseph Moore	49,524	
42. Roland Parker	49,252	
43. Donald Spence	48,307	
44. Camy Smith	48,068	81
45. Steven Calver	47,869	
46. Eric Guinn	47,618	88
47. Carl Boldon	47,217	
48. Stephen Momberg	46,997	
49. Scott Remy	46,921	
50. Raymond Lau	46,148	

YTD Qualifiers

Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
Marlon Underwood			72.7	Marlon Underwood	Scott Smith
James Dattilo			77.5	James Dattilo	Marc Zipper
Eric Nichols			72.9	Eric Nichols	Scott Smith
Elchin Bagirov				Elchin Bagirov	Ali Shahrak
Marcellus Adams			74.1	Marcellus Adams	Allan Jennings
Melinda-Rae Lyse			83.7	Melinda-Rae Lyse	Rick Altig
Paul Rumbuc			81.3	Paul Rumbuc	Durhon Oldham
Leslie Taylor			72.3	Leslie Taylor	Geneser-Bitman
Leanne Hughes			86.5	Leanne Hughes	Eric Giglione
			64.0		Jatoft-Foti
			77.1		Vlad Basov
			67.6	Doreen Ryan-Foti	Jatoft-Foti
			78.8		Jatoft-Foti
			67.5	DeMario Cooper	Geneser-Bitman
			72.0	David Wang	Scott Smith
			72.2	Jeffrey Dinocento	Eric Giglione
			73.1	Gary Williams	Rick Altig
			69.9	Eric Neal	Geneser-Bitman
			68.2	Darren Miller	Cohen-Hartman
				William Cook	Tom Williams
			86.3	Eric Neal	Geneser-Bitman
			89	Robert Delesky	Eric Giglione
			68.3	Nickolay Gusev	Vlad Basov
			76.7	Nickolay Gusev	Vlad Basov
				Don Goodwin	Kevin Pawlowski
			84.5	Paul Rumbuc	Durhon Oldham
				Stephen Smithers	Vlad Basov
			73.5	Bruce Hennick	Marc Morton
				Leslie Taylor	Geneser-Bitman
			86	Jeffrey Dinocento	Eric Giglione
			79.9	Paul Rumbuc	Durhon Oldham
			82.8		Gary Bleier
				Dennis Muth	Rick Altig
			76.1	David Iriye	David Cohen
			76.1	John Huber	Eric Giglione
			90.4	Christine Hartman	Cohen-Hartman
			71.9	Theodore Pappas	Richard Rutt
				Charles Todd	Scott Smith
			91.2	Kevin Bukatman	Eric Giglione
			79.9	Jonathan Saluk	Richard Rutt
			75.6	John McCreary	Furer-Whittinghill
					Tom Williams
			86.2	Danny Mayorga	Ramin Kouladji
					Tom Williams
			75.8		Steve Friedlander
			66.6	Derek Hartley	Ali Shahrak
			72.7	Robert Olson	Scott Smith
			69.5	Jeffory Churchfield	Rick Altig
				Jeffrey Dinocento	Eric Giglione
				Roger Fung	Rick Altig

▲ Percentage of Net to Gross

MONETARY DONATIONS

American Income Life

- Contributed \$1,500 to the CWA's Newspaper Guild.

Rick Altig Agency

- Gave \$350 to the AITMF Golf Tournament.
- Donated \$250 to the TUAC 501 Golf Tournament.
- Contributed \$260 to the IBT 519 Golf Tournament.
- Donated \$107 to the CPPA.
- Donated \$500 for MFL donations to the United Way.
- Gave \$500 to the May Works.
- Contributed \$500 to CHOICES.
- Donated \$1,000 for the Labour History Library.
- Donated \$1,000 to the Labour Christmas Tree.
- Gave \$400 to the Duluth DADS day event.
- Contributed \$100 to the Clarksville Firefighter Association.
- Contributed \$137 to the USWA Golf Tournament.
- Donated \$500 to the Ottawa District Labour Council.
- Sponsored the Portland Labour Council Union Food Drive with a \$200 donation.
- Contributed \$200 to the Roseburg Labour Council.
- Gave \$200 to the Medford Labour Council.
- Donated \$50 to the IBT 325.
- Donated \$100 to the SMW 66.
- Contributed \$550 WSFFA Firefighter of the Year dinner.
- Donated \$275 to the Memphis Firefighters.
- Contributed \$500 to the IBT/JC 36 Golf Tournament.
- Gave \$100 to the Portland Labour Council picnic.

Gary Bleier Agency

- Gave \$1,000 along with the Joseph Manone Agency to the Association of Wisconsin Snowmobile Club scholarship fund.

David Cohen Agency

- Gave \$200 to the IAM 727 strike fund.
- Donated \$350 to the Citrus Belt Bowling Association Annual Tournament.
- Contributed \$350 to the Citrus Belt Women's Bowling Association Annual Tournament.
- Donated \$5,000 for a hole-in-one at the SEIU 434 Golf Tournament.

Lisa D'Amico Agency

- Gave \$55 to the Mon Valley Chapter of Credit Unions Golf Outing.
- Donated \$100 to the UMWA 2 picnic.

Lloyd Fitzgerald Agency

- Gave \$25 to the Texas Military Institute Project Graduation.
- Donated \$100 to the DAD Golf Tournament.
- Contributed \$125 to the AFL-CIO Council.
- Gave \$100 to the Caesar Chavez scholarship fund.

Furer-Whittinghill Agency

- Gave \$200 to the IBEW Local 569 picnic.
- Donated \$250 to the Torrey Pines Golf Tournament.
- Contributed \$150 to the Imperial County Credit Union Convention.
- Donated \$1,000 to the 100th Anniversary Imperial County Labor Council dinner.

Mark Hancock Agency

- Gave \$100 to the Teamster Local 135 Children's Annual Bass Fishing Tournament.
- Donated \$500 to the United Way and the Central Indiana Labor Council Golf Outing.
- Contributed \$150 to sponsor Indiana Labor's Golf Outing.

Hancock-Boles Agency

- Donated \$100 to the American Cancer Society Relay for Life.
- Gave \$75 to the Ohio Community Labor Support.
- Contributed \$300 AFL-CIO Community Liaison.
- Gave \$1,000 to the IBT 89 scholarship fund.
- Donated \$500 to the Friends of Flannery.
- Donated \$100 to the DSSM/AFL-CIO Golf Outing.
- Gave \$100 to the Ohio State Council of Machinists.
- Contributed \$695 to the Kentucky Labor Management School.
- Donated \$500 to the Greater Louisville Central Labor Council Labor Day picnic.

Jatoft-Foti Agency

- Gave \$400 to the Teamster Assistance Program.
- Donated \$30 to the ILWU FSC FCU.
- Contributed \$2,000 to the Operating Engineers Local 3.
- Donated \$436 to the CWA.
- Donated \$400 to the Lt. Governor of California Bustamante Committee.
- Contributed \$125 to the AmVets Post 56.

Ramin Kouladji Agency

- Gave \$1,000 to the Bursary for the New Brunswick Federation of Labor.
- Donated \$500 to the Bursary for the Cape Breton Building Trades.
- Contributed \$250 to the NBLPNA Convention.
- Donated \$300 to the CUPE of New Brunswick.

Robert Smith Agency

- Gave \$250 to the Oklahoma County APRI Chapter.
- Donated \$250 to the AFL-CIO "Labor and Friends" barbecue.
- Contributed \$500 to the Oklahoma Building and Construction Trades Council Convention.
- Donated \$350 to the DAD's day golf tournament.

**Total \$29,195**



## SUPERVISING AGENTS



1. Camy Smith  
Ft. Lauderdale, FL



2. Michael Grim  
Kaneohe, HI



3. Jerome Tudos  
St. Louis, MO

All Time Record to Beat  
Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat  
Month: \$50,606 Net ALP Chad Roehrs

### May Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Camy Smith	\$33,973	\$45,874	94		5	Danny Mayorga	Tom Williams
2. Michael Grim	21,367	28,106		65.0	4	Rory Lee	Rick Altig
3. Jerome Tudos	14,507	21,350	98		2	Scott Sonnenberg	Larry Geneser
4. Shannon Lee	13,424	26,902	97		3	James Logan	Hughes-Parekh
5. Karim Ross	13,067	15,006	91		2	Eric Nichols	Scott Smith

All Time Record to Beat  
YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat  
YTD: \$237,992 Net ALP Vladimir Opra

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1. Michael Grim	\$63,311	\$95,719		65.0	4	Rory Lee	Rick Altig
2. Camy Smith	60,284	89,201	94		5	Danny Mayorga	Tom Williams
3. Edmundo Martinez	48,313	74,471		68.1	3	Christine Hartman	Cohen-Hartman
4. Clifford Carroll	42,976	68,143	87		3	Darren Miller	Cohen-Hartman
5. Jessica Bergren	36,798	82,053	90		1	Wendell Bangs	Rick Altig

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

## GENERAL AGENTS



1. Israel Pena  
Ft. Lauderdale, FL



2. Melanie Cohen  
Framingham, MA



3. Marc Rosen  
Edison, NJ



4. Kevin Surles  
Dallas, TX



5. Marcus Smith  
N. Royalton, OH

All Time Record to Beat  
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat  
Month: \$111,262 Net ALP Eric Neal

### May Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Israel Pena	\$83,854	\$86,085	95		14	Danny Mayorga	Tom Williams
2. Melanie Cohen	61,097	70,976		72.4	5		Giglione-Brister
3. Marc Rosen	44,500	54,980		73.9	6	Jeffrey Dinocento	Eric Giglione
4. Kevin Surles	41,308	45,160	82		13	David Zophin	Ed Orell
5. Marcus Smith	37,633	40,300		68.4	6	Steve Surace	James Surace
6. Francisco Perez	34,992	46,897		65.7	5	Jeffrey Dinocento	Eric Giglione
7. Duane Roth	34,706	46,026	84		3	Eric Neal	Geneser-Bitman
8. Lori Boynton	34,231	34,231	99		2	Jeff Churchfield	Rick Altig
9. Samuel James	34,041	40,128		64.7	3		Wittenbach-Ostrovsky
10. Byron Watson	32,250	38,336		66.7	7	Jeffrey Dinocento	Eric Giglione

All Time Record to Beat  
YTD: \$489,120 1st Yr. Eric Neal

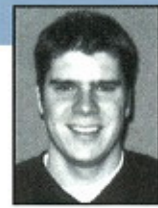
All Time Record to Beat  
YTD: \$864,620 Net ALP

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1. Kevin Surles	\$201,096	\$234,647	82		13	David Zophin	Ed Orell
*2. Byron Watson	152,423	186,636		66.7	7	Jeffrey Dinocento	Eric Giglione
*3. Israel Pena	132,997	133,391	95		14	Danny Mayorga	Tom Williams
*4. Samuel James	114,543	159,269		64.7	3		Wittenbach-Ostrovsky
*5. Steven Greer	112,106	169,011	92		5	Paul Rumbuc	Durhon Oldham
6. Marcus Smith	110,570	118,716		68.4	6	Steve Surace	James Surace
7. Duane Roth	100,098	144,565	84		3	Eric Neal	Geneser-Bitman
8. Marc Rosen	94,377	152,593		73.9	6	Jeffrey Dinocento	Eric Giglione
9. Melanie Cohen	91,617	113,741		72.4	5		Giglione-Brister
10. Carolyn Wittenbach	90,818	136,659		87.0	10		Wittenbach-Ostrovsky

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

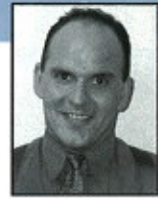
## MASTER GENERAL AGENTS



1. Paul Rumbuc  
Rochester, NY



2. Jeffrey Dinocento  
Edison, NJ



3. John Baldo  
Edison, NJ



4. Eric Neal  
Fairview Heights, IL



5. William Cook  
Ft. Lauderdale, FL



6. John McCreary  
San Diego, CA



7. Wendell Bangs  
Duluth, MN



8. Doreen Ryan-Foti  
Concord, CA



9. Wilbur Smith  
Redmond, WA



10. Steven Jakubczak  
Woodridge, IL

## MASTER GENERAL AGENTS

### May Production

All Time Record to Beat  
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat  
Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Paul Rumbuc	\$171,193	\$184,955		79.3	24	Durhon Oldham
2. Jeffrey Dinocento	137,807	173,862		68.9	25	Eric Giglione
3. John Baldo	83,110	85,237	90		4	Eric Giglione
4. Eric Neal	80,477	80,757		76.4	4	Geneser-Bitman
5. William Cook	77,963	86,965		64.4	18	Tom Williams
6. John McCreary	76,075	76,075		64.8	13	Furer-Whittinghill
7. Wendell Bangs	68,161	87,599		74.3	15	Rick Altig
8. Doreen Ryan-Foti	67,832	112,736		67.5	14	Jatoft-Foti
9. Wilbur Smith	63,127	101,097		68.5	15	Rick Altig
10. Steven Jakubczak	62,319	66,449		70.3	8	Scott Smith
11. David Hausman	61,416	102,150		68.5	12	Eric Giglione
12. David Iriye	59,358	58,766		69.3	16	David Cohen
13. Robert Delesky	58,880	59,377		70.8	7	Eric Giglione
14. John Akers	57,591	60,098		70.3	12	Chris Lafond
15. Lee Conti	56,172	63,417		74.4	18	David Cohen
16. Kevin Bukatman	55,910	59,863		68.7	8	Eric Giglione
17. James Logan	54,538	62,278		73.5	17	Hughes-Parekh
18. Steven Lee	54,451	74,220		71.2	12	Rick Altig
19. Ilija Orlovic	54,182	57,779		67.5	11	Rick Altig
20. Gregory Strausser	51,293	50,011		66.5	16	Scott Smith

### YTD Production

All Time Record to Beat  
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat  
YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$754,881	\$799,041		79.3	24	Durhon Oldham
* 2. Jeffrey Dinocento	578,667	722,622		68.9	25	Eric Giglione
* 3. Eric Neal	520,323	566,374		76.4	4	Geneser-Bitman
* 4. Wendell Bangs	395,494	476,246		74.3	15	Rick Altig
* 5. David Iriye	317,599	330,494		69.3	16	David Cohen
6. John McCreary	282,016	284,722		64.8	13	Furer-Whittinghill
7. Steven Jakubczak	279,885	332,255		70.3	8	Scott Smith
8. Lee Conti	279,749	315,477		74.4	18	David Cohen
9. Christine Hartman	274,998	448,723		70.6	12	Cohen-Hartman
10. Kevin Bukatman	265,499	281,532		68.7	8	Eric Giglione
11. Stephen Ross	264,691	308,787		77.5	9	Steve Friedlander
12. William Cook	264,406	283,711		64.4	18	Tom Williams
13. Doreen Ryan-Foti	263,106	459,551		67.5	14	Jatoft-Foti
14. John Akers	252,023	258,944		70.3	12	Chris Lafond
15. Steven Lee	239,762	324,211		71.2	12	Rick Altig
16. Leanne Hughes	235,501	272,797		67.6	6	Eric Giglione
17. Ilija Orlovic	219,364	246,034		67.5	11	Rick Altig
18. Gregory Partee	215,977	347,035		70.9	8	Hancock-Boles
19. Theodore Pappas	215,634	240,509		83.3	6	Richard Rutt
20. Eric Nichols	211,477	275,211		68.9	17	Scott Smith

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.



**Monthly Management Bonus**  
65 Percent and 70 Percent MGA Contracts  
57.5 Percent GAs Coded Under MGA

May Bonus Qualifiers

Paul Rumbuc \$14,933	Patrick Shehan \$3,765	Charlotte Braddon \$2,474	Nickolay Gusev \$970	Steven Greer \$472
Jeffrey Dinocento \$9,995	Kevin Bukatman \$3,764	Yumiko Yamashita \$2,443	Duane Roth \$908	Joseph Franc \$461
John Baldo \$8,847	Steven Lee \$3,603	Volodymyr Derevyanyy \$2,428	Marcus Smith \$904	Abraham Kim \$414
Eric Neal \$8,459	Jeff Churchfield \$3,517	Dan Phillips \$2,250	Dorian Oldham \$885	Patricia Lee \$412
David Hausman \$7,755	Michel Cyr \$3,399	Theodore Pappas \$2,241	Jim Bianchi \$880	Dallas Dixon \$362
David Iriye \$6,935	Paula Cooper \$3,356	Brian Waller \$1,918	Francisco Perez \$879	Tiffany Hunt \$357
Rob Hay \$6,417	Christine Hartman \$3,348	Wendell Bangs \$1,723	Lori Boynton \$839	Hal Herman \$354
John McCreary \$6,097	Gregory Partee \$3,339	Gary Williams \$1,595	Deborah Peers \$807	Byron Watson \$336
Wilbur Smith \$5,982	Scott Baker \$2,999	Lawrence Hauck \$1,471	Charles Rodriguez \$772	John Reinbott \$332
Robert Delesky \$5,806	Ilija Orlovic \$2,908	Robert Biddle \$1,372	Steve Fujitani \$755	Michel Verleysen \$329
Melinda-Rae Lyse \$5,549	Tony Sutton \$2,903	Wayne Hendricks \$1,360	Marc Rosen \$734	Matthew Wolfanger \$320
Bill Cook \$5,307	Michael O'Rourke \$2,885	Peter Hamm \$1,311	Darren Austin \$713	Denard Cooper \$294
James Logan \$4,575	John West \$2,814	Mahmoud Kenareh \$1,250	Bruce Davis \$672	Mark Hart \$290
Steve Surace \$4,301	Dennis Muth \$2,801	David Wang \$1,222	Richard Cerra \$625	Ronald Nelson \$280
John Akers \$4,287	Erik Graham \$2,771	Henry Moran \$1,210	Derek Sandilands \$606	Denise Gilbert \$271
Lee Conti \$4,200	Timothy Collier \$2,750	Mathew Hart \$1,173	Jason Danielson \$574	
Leanne Hughes \$3,972	Eric Nichols \$2,731	Gay Deitch \$1,112	Ira Silverman \$568	
Narinder Dhillon \$3,785	John Huber \$2,544	Marcellus Adams \$1,070	Pamela Drury \$552	

**Total \$221,947**

**Higher Standards & Greater Expectations**

In both my professional and family life, my primary goal is to set higher standards and greater expectations for myself and those surrounding me. I take this responsibility very seriously. However, the fact of the matter is no one succeeds without someone else caring. With this in mind, I want to address all those who work for American Income and National Income Life as leaders, regardless of your title.

In all the places we interact — in the family, at school, in the community, and yes, even at the office — one conspicuous change has affected everyone's life. This change has come in the form of all the commonly accepted standards for our skills and behavior. Basically, standards and expectations regarding all aspects of life have fallen drastically. Nowadays, less is expected, and in turn less is received.

Times have changed. What an understatement! I am 37 years-old, and I cannot believe how much change my generation has seen. I can only imagine what sort of change is in store for future generations. I understand we need to acclimate to change, but thinking we need to lower our standards and expectations regarding our behavior and skills is ludicrous. Just because society has told us it is not politically correct to expect too much, or to go the extra mile — such as working an extra day or two if a goal has not been achieved — does not make it the

right thing to do. We cannot let the overwhelming majority's behavior dictate our own behavior. Being too politically correct has focused our attention on elusive sensibilities such as "self-esteem," rather than on substantive sources of pride such as achievement, accountability and responsibility.

As leaders, we cannot blind ourselves to the truth out of fear that someone may find it offensive, and it is especially reprehensible to do so when the stakes are so high. We need to set higher standards, and we

need to have greater expectations of people in order to help them achieve the next level of success. This is the essence of leadership, and the embodiment of what a leader should be. If we are not willing to hold ourselves to a higher standard, we cannot expect those around us to be willing to live up to a higher standard. I know in my life

whenever I have failed it has been for one of two reasons — not holding myself accountable or not working up to my potential. Now is the time to do our best to eradicate these excuses from our personal and professional lives.

We need to care about the people who look to us as leaders and role models. Real caring does not mean always saying what is popular or easy. It means making decisions that will benefit everyone in your Agencies, so that the group can reap the long-term rewards.



FROM THE DESK OF:  
**Robert Falvo**  
Director of SGA  
Development

"Every day, in every way, I am getting better and better."

— Emile Coue

## STATE GENERAL AGENTS



Eric Giglione

Category I	MAY PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Eric Giglione	\$534,397	\$168,000	318	\$658,230			67.7	\$2,090,081	\$840,000	249	\$2,671,810
Larry Geneser	244,655	108,000	227	299,785			68.0	1,499,004	552,000	272	1,768,226
Rick Altig	875,188	456,000	192	1,353,178			68.5	3,308,103	2,280,000	145	5,432,539
Scott Smith	373,522	216,000	173	582,441			66.5	1,716,842	1,044,000	164	2,627,826
Hancock-Boles	120,247	96,000	125	183,794			67.9	461,804	480,000	96	756,853
David Cohen	166,469	144,000	116	259,415			74.6	946,593	720,000	131	1,514,786



Durhon Oldham

Category II	MAY PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Durhon Oldham	\$171,193	\$72,000	233	\$184,955			79.6	\$753,017	\$360,000	214	\$797,177
Hughes-Parekh	88,728	72,000	123	105,442			68.1	313,519	348,000	90	440,626



Tom Williams

Category III	MAY PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Tom Williams	\$210,597	\$60,000	351	\$249,182			66.3	\$771,349	\$300,000	257	\$1,028,438
Marc Morton	113,171	60,000	189	148,277			71.6	515,298	300,000	172	661,642
Dennis Ishler	64,437	60,000	107	78,244			64.7	232,088	300,000	77	325,360
Cohen-Hartman	61,890	60,000	103	155,514			71.3	358,025	300,000	119	699,383
Mark Hancock	60,817	60,000	101	78,813			67.2	311,519	300,000	104	410,707

## STATE GENERAL AGENTS



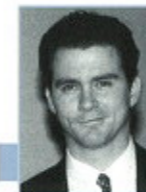
Bill Jennings

Category IV	MAY PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Bill Jennings	\$127,664	\$48,000	266	\$149,867			71.0	\$520,317	\$240,000	217	\$617,629
Furer-Whittinghill	95,720	48,000	199	106,686			68.6	486,896	240,000	203	550,654
Giglione-Brister	93,710	48,000	195	125,343	97			157,733	84,000	188	206,550
Wittenbach-Ostrovsky	88,135	48,000	184	91,844			75.8	297,799	228,000	131	331,217
Chris Lafond	87,402	48,000	182	114,985			72.2	362,306	192,000	189	452,092
Steve Friedlander	86,897	48,000	181	108,559			74.2	569,959	240,000	237	690,625
Robert Smith	62,842	48,000	131	79,351			65.7	246,154	240,000	103	325,410



Larry Geneser & Slav Bitman

Category V	MAY PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Geneser-Bitman	\$205,422	\$36,000	571	\$252,026	87			\$744,762	\$144,000	517	\$927,847
Ramin Kouladji	44,336	36,000	123	76,890			70.9	168,598	180,000	94	341,261



Allan Jennings

Category VI	MAY PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Allan Jennings	\$41,480	\$36,000	115	\$74,733	88			\$196,865	\$180,000	109	\$265,011
Nick Nitkowski	40,393	36,000	112	55,544	93			72,368	72,000	101	103,041

PR Manager



**Debbie Ensted**  
Winnipeg, MB

Category A:



**Richard Meshulam**  
Los Angeles, CA



**Brenda DiSomma**  
Edison, NJ

Category B:



**Robin Andrade**  
Framingham, MA



**Malka Arony**  
Phoenix, AZ

Category C:



**Darrell Dorey**  
Halifax, NS



**Roy Jessome**  
Halifax, NS

May Production

PR Manager	No. Cards	SGA
1. <b>Debbie Ensted</b>	<b>19,338</b>	<b>Rick Altig</b>
2. Malka Arony	7,545	Cohen-Hartman
3. Richard Meshulam	7,252	David Cohen

All Time PR Card Production Record
Month: 18,960 cards <b>Anthony Gentili</b>

Category A	No. Cards	SGA
1. <b>Richard Meshulam</b>	<b>6,752</b>	<b>David Cohen</b>
2. Brenda DiSomma	5,940	Eric Giglione
3. Jacqueline deVooght	3,786	Rick Altig
4. Bernard Wendekier	3,688	Rick Altig
5. John Wilkinson	3,275	Scott Smith

Category B	No. Cards	SGA
1. <b>Robin Andrade</b>	<b>4,685</b>	<b>Giglione-Brister</b>
2. Malka Arony	3,040	Cohen-Hartman
3. Donald Spohn	2,429	Marc Morton
4. Randy Stockley	2,148	Ramin Kouladji
5. Catherine Briggie	1,883	Cohen-Hartman

All Time PR Group Production Record
Month: 125 groups <b>Darrell Dorey</b>

Category C	No. Groups	SGA
1. <b>Darrell Dorey</b>	<b>53</b>	<b>Ramin Kouladji</b>
2. Roy Jessome	17	Ramin Kouladji
2. Joseph Ward	17	Geneser & Bitman
3. Richard Case	15	James Surace
3. Becky Cutler	15	Bill Jennings

YTD Production

PR Manager	No. Cards	SGA
*1. <b>Debbie Ensted</b>	<b>83,851</b>	<b>Rick Altig</b>
*2. Richard Meshulam	22,779	David Cohen
3. Malka Arony	20,548	Cohen-Hartman

All Time PR Card Production Record
YTD: 61,879 cards <b>Denise Bowyer</b>

Category A	No. Cards	SGA
*1. <b>Richard Meshulam</b>	<b>18,366</b>	<b>David Cohen</b>
*2. Brenda DiSomma	17,987	Eric Giglione
*3. Rona Spano	17,761	Scott Smith
4. Robin Denham	13,796	Larry Geneser
5. Al Wall	11,905	Joshua Chalom

Category B	No. Cards	SGA
*1. <b>Laurie Onasch</b>	<b>9,242</b>	<b>Manone &amp; Altig</b>
*2. Lydia Hovanski	8,742	Allan Jennings
*3. Robin Andrade	8,489	Giglione-Brister
4. Malka Arony	7,763	Cohen-Hartman
5. Sandra Johnson	5,266	Gary Bleier

All Time PR Group Production Record
YTD: 330 groups <b>Darrell Dorey</b>

Category C	No. Groups	SGA
*1. <b>Darrell Dorey</b>	<b>366</b>	<b>Ramin Kouladji</b>
*2. Richard Case	66	James Surace
*3. Joseph Ward	62	Geneser-Bitman
4. Jennifer Opra	56	Larry Geneser
5. Patti Morgan	52	Schroeder & Basov

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two P.R. Representatives coded and meet all production requirements.*

**Qualifiers**

Kenneth Altizer	\$900
Richard Case	\$900
Brenda DiSomma	\$900
Darrell Dorey	\$900
Rona Spano	\$900
Robin Denham	\$900
Al Wall	\$900
Joseph Ward	\$900
Richard Meshulam	\$863
Becky Cutler	\$825
Bernard Wendekier	\$788
Jacqueline deVooght	\$788
William Gibson	\$780
Malka Arony	\$750
John Wilkinson	\$750
Donald Spohn	\$650
Joseph Galusha	\$625
Leo VanDenBussche	\$600
Catherine Briggie	\$525
Susan Gilbert	\$525
Jennifer Opra	\$525
Krissa Hensley	\$500
Randy Stockley	\$500
Laurie Onasch	\$480
Susan Fuldauer	\$420
Jenny Williams	\$360
Linda Bauknecht-Hicks	\$360
Terrie Hobson	\$345
David Blaisdell	\$300
Vivian Dwyer	\$300
Anat Cohen	\$275
Cheryl Cook	\$263
Robin Andrade	\$263
Patti Morgan	\$250
Tracy Smith	\$250
Ayanna Prendergast	\$230
Irene Rurycz	\$230
Susan Cooksey	\$210
Robert Dailey	\$200
Sharon Swinford	\$200

**Total**  
**\$22,128**



JANUARY  
FEBRUARY  
MARCH  
APRIL  
MAY  
JUNE  
JULY  
AUGUST  
SEPTEMBER  
OCTOBER  
NOVEMBER  
DECEMBER

**AIL's Labor Advisory Board Welcomes...**

James A. Grogan is the newly-elected General President of the International Association of Heat and Frost Insulators and Asbestos Workers. Mr. Grogan was unanimously elected to this position by the organization's General Executive Board. Prior to his election, Mr. Grogan served as the general secretary-treasurer for 12 years.

The International Association of Heat and Frost Insulators and Asbestos Workers Union dates back to the late 1800's. The expanded use of steam power during this era had a profound effect on the industry. This led to better heated, more efficient factories and plants, improved working conditions, and the creation of thousands of new manufacturing jobs. The International Association of Heat and Frost Insulators and Asbestos Workers

(IAHFIAW) was created to assist its members in securing employment, to defend their rights and advance their interests as working men and women. Through education and co-operation, the IAHFIAW works to raise its members to a position in society to which they are justly entitled. To this day, the union strives to increase employment opportunities and equality in the work place. Mr. Grogan began a long and distinguished union career more than 42 years ago. His career is marked by his rise to numerous leadership positions at local, state, national and international levels.

He started working in September 1956 as a permit worker, and was initiated into Local 32 on Feb. 10, 1959. After serving in the U.S. Army, he returned to Local 32 where he received his mechanic's card in 1961. His leadership abilities were put to the test when he was elected as a trustee in 1962. Two years later he was elected sergeant-at-arms, and in 1965 became the recording and

corresponding secretary while also serving on the negotiating committee.

In 1967, Mr. Grogan was elected full-time recording secretary and assistant to the financial secretary. He was then selected to take on the position of business agent in 1969, followed by his election as business manager in 1973.

Mr. Grogan's experience and leadership abilities made his 1975 election, as president of the New Jersey State Building and Construction Trades Council, a possibility. In 1987, delegates to the Asbestos Workers' General Convention in Philadelphia elected Mr. Grogan to the

position of international vice president, representing the Middle-Atlantic States Conference.

In 1989, following the death of General President Andrew Haas, the General Executive Board elected Mr. Grogan to the position of general secretary-treasurer to fill the vacancy created with William Bernard's election to general president. Grogan was re-elected to the same position in 1992, and

again in 1997.

At the 2001 General Executive Board Meeting, Grogan was elected general president, filling the office vacated by Mr. Bernard's retirement.

James A. Grogan was unanimously elected to American Income Life's Labor Advisory Board earlier this year. Mr. Grogan brings a wealth of experience and knowledge to this premier advisory board. Grogan's leadership will be a great asset to American Income and the Labor Advisory Board. We are looking forward to a long relationship with Mr. Grogan.

*Congratulations!*



INTRODUCING:

**James A. Grogan**

General President of the International Association of Heat and Frost Insulators and Asbestos Workers

"There is a destiny that makes us brothers; None goes his way alone; All that we send into the lives of others; Comes back onto our own."

— Edwin Markham

